

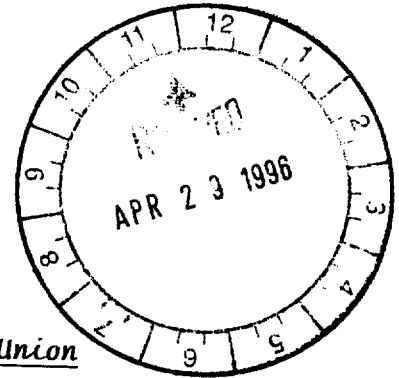
Sterling

2520042390971

Community Federal Credit Union

822 WEST MAIN - P.O. BOX 1086 - STERLING, COLORADO 80751 - PHONE (970) 522-0111 - FAX (970) 522-2614

To: Pension and Welfare Benefits Administration
Room N-5644
U. S. Department of Labor
200 Constitution Avenue N.W.
Washington, D. C. 20210



From: Employer: Sterling Community Federal Credit Union

Employer Federal Tax Identification Number: 84-0404906

Address: 822 West Main Street

Sterling, Colorado 80751

As required by 29 C.F.R. Sec. 2520.104-23(a) (1), we are filing this notice with the Secretary of Labor regarding the Deferred Compensation Plan(s) we have (established) or (restated).

The Sterling Community Federal Credit Union has established a Deferred Compensation Plan for employees who are members of a select group of management or who are highly compensated. One employee(s) has signed Agreements to defer compensation under this plan.

Date: December 15, 1995

Employer: Sterling Community Federal Credit Union

By:

Francis R. Roche
Francis Roche

Title: Chairman